

STATISTICAL INFORMATION ONLY: Debtor must select the number of each of the following items included in the Plan.

0 Valuation of Security 0 Assumption of Executory Contract or Unexpired Lease 0 Lien Avoidance

Last revised: August 1, 2020

**UNITED STATES BANKRUPTCY COURT
DISTRICT OF NEW JERSEY**

In Re:

JOSE ARGUETA,

Case No.:

18-17989 RG

Judge:

GAMBARDELLA

Debtor(s)

Chapter 13 Plan and Motions

☐ Original

☒ Modified/Notice Required

Date: December 23, 2022

☐ Motions Included

☐ Modified/No Notice Required

THE DEBTOR HAS FILED FOR RELIEF UNDER
CHAPTER 13 OF THE BANKRUPTCY CODE

YOUR RIGHTS MAY BE AFFECTED

You should have received from the court a separate *Notice of the Hearing on Confirmation of Plan*, which contains the date of the confirmation hearing on the Plan proposed by the Debtor. This document is the actual Plan proposed by the Debtor to adjust debts. You should read these papers carefully and discuss them with your attorney. Anyone who wishes to oppose any provision of this Plan or any motion included in it must file a written objection within the time frame stated in the *Notice*. Your rights may be affected by this plan. Your claim may be reduced, modified, or eliminated. This Plan may be confirmed and become binding, and included motions may be granted without further notice or hearing, unless written objection is filed before the deadline stated in the *Notice*. The Court may confirm this plan, if there are no timely filed objections, without further notice. See Bankruptcy Rule 3015. If this plan includes motions to avoid or modify a lien, the lien avoidance or modification may take place solely within the chapter 13 confirmation process. The plan confirmation order alone will avoid or modify the lien. The debtor need not file a separate motion or adversary proceeding to avoid or modify a lien based on value of the collateral or to reduce the interest rate. An affected lien creditor who wishes to contest said treatment must file a timely objection and appear at the confirmation hearing to prosecute same.

The following matters may be of particular importance. Debtors must check one box on each line to state whether the plan includes each of the following items. If an item is checked as "Does Not" or if both boxes are checked, the provision will be ineffective if set out later in the plan.

THIS PLAN:

☐ DOES ☒ DOES NOT CONTAIN NON-STANDARD PROVISIONS. NON-STANDARD PROVISIONS MUST ALSO BE SET FORTH IN PART 10.

☐ DOES ☒ DOES NOT LIMIT THE AMOUNT OF A SECURED CLAIM BASED SOLELY ON VALUE OF COLLATERAL, WHICH MAY RESULT IN A PARTIAL PAYMENT OR NO PAYMENT AT ALL TO THE SECURED CREDITOR. SEE MOTIONS SET FORTH IN PART 7, IF ANY.

☐ DOES ☒ DOES NOT AVOID A JUDICIAL LIEN OR NONPOSSESSORY, NONPURCHASE-MONEY SECURITY INTEREST. SEE MOTIONS SET FORTH IN PART 7, IF ANY.

Initial Debtor(s)' Attorney: HR

Initial Debtor: JA

Initial Co-Debtor: _____

Part 1: Payment and Length of Plan

a. The debtor shall pay \$ 500 per MONTH to the Chapter 13 Trustee, starting on MAY OF 2018 for approximately 84 months.

b. The debtor shall make plan payments to the Trustee from the following sources:

☒ Future earnings

☐ Other sources of funding (describe source, amount and date when funds are available):

c. Use of real property to satisfy plan obligations:

☐ Sale of real property

Description:

Proposed date for completion: _____

☒ Refinance of real property:

Description: 144 Congress Street, Jersey City, New Jersey ***

Proposed date for completion: May 31, 2023

☐ Loan modification with respect to mortgage encumbering property:

Description:

Proposed date for completion: _____

d. ☐ The regular monthly mortgage payment will continue pending the sale, refinance or loan modification.

e. ☒ Other information that may be important relating to the payment and length of plan:

*** Trustee is to make payment on mortgage arrears, pertaining to first and second mortgages against this property, held by Specialized Loan Servicing, LLC [Formerly Wells Fargo] (1st Mortgage) and Shellpoint Mortgage Servicing, LLC (2nd Mortgage, formerly Ditech, LLC), pending completion of refinance transaction.

Part 2: Adequate Protection ☒ NONE

a. Adequate protection payments will be made in the amount of \$ _____ to be paid to the Chapter 13 Trustee and disbursed pre-confirmation to _____ (creditor).

b. Adequate protection payments will be made in the amount of \$ _____ to be paid directly by the debtor(s) outside the Plan, pre-confirmation to: _____ (creditor).

Part 3: Priority Claims (Including Administrative Expenses)

a. All allowed priority claims will be paid in full unless the creditor agrees otherwise:

Creditor	Type of Priority	Amount to be Paid
CHAPTER 13 STANDING TRUSTEE	ADMINISTRATIVE	AS ALLOWED BY STATUTE
ATTORNEY FEE BALANCE	ADMINISTRATIVE	BALANCE DUE: \$ Supp. Fees
DOMESTIC SUPPORT OBLIGATION		

b. Domestic Support Obligations assigned or owed to a governmental unit and paid less than full amount:
Check one:

☒ None

☐ The allowed priority claims listed below are based on a domestic support obligation that has been assigned to or is owed to a governmental unit and will be paid less than the full amount of the claim pursuant to 11 U.S.C.1322(a)(4):

Creditor	Type of Priority	Claim Amount	Amount to be Paid
	Domestic Support Obligations assigned or owed to a governmental unit and paid less than full amount.		

Part 4: Secured Claims

a. Curing Default and Maintaining Payments on Principal Residence: ☐ NONE

The Debtor will pay to the Trustee (as part of the Plan) allowed claims for arrearages on monthly obligations and the debtor shall pay directly to the creditor (outside the Plan) monthly obligations due after the bankruptcy filing as follows:

Creditor	Collateral or Type of Debt	Arrearage	Interest Rate on Arrearage	Amount to be Paid to Creditor (In Plan)	Regular Monthly Payment (Outside Plan)
SPECIALIZED LOAN SERVICING (FORMERLY WELLS FARGO HOME MORTGAGE)	1st Mortgage re: 144 Congress St., Jersey City, NJ	\$244,842.69	N/A	\$244,842.69	CONTINUED PAYMENTS
SHELLPOINT MORTGAGE SERVICING, LLC	2nd Mortgage re: 144 Congress St., Jersey City, NJ	\$18,986	N/A	\$18,986	CONTINUED PAYMENTS

b. Curing and Maintaining Payments on Non-Principal Residence & other loans or rent arrears: ☒ NONE

The Debtor will pay to the Trustee (as part of the Plan) allowed claims for arrearages on monthly obligations and the debtor will pay directly to the creditor (outside the Plan) monthly obligations due after the bankruptcy filing as follows:

Creditor	Collateral or Type of Debt	Arrearage	Interest Rate on Arrearage	Amount to be Paid to Creditor (In Plan)	Regular Monthly Payment (Outside Plan)

c. Secured claims excluded from 11 U.S.C. 506: ☒ NONE

The following claims were either incurred within 910 days before the petition date and are secured by a purchase money security interest in a motor vehicle acquired for the personal use of the debtor(s), or incurred within one year of the petition date and secured by a purchase money security interest in any other thing of value:

Name of Creditor	Collateral	Interest Rate	Amount of Claim	Total to be Paid through the Plan Including Interest Calculation

d. Requests for valuation of security, Cram-down, Strip Off & Interest Rate Adjustments ☒ **NONE**

1.) The debtor values collateral as indicated below. If the claim may be modified under Section 1322(b)(2), the secured creditor shall be paid the amount listed as the "Value of the Creditor Interest in Collateral," plus interest as stated. The portion of any allowed claim that exceeds that value shall be treated as an unsecured claim. If a secured claim is identified as having "NO VALUE" it shall be treated as an unsecured claim.

**NOTE: A modification under this Section ALSO REQUIRES
the appropriate motion to be filed under Section 7 of the Plan.**

Creditor	Collateral	Scheduled Debt	Total Collateral Value	Superior Liens	Value of Creditor Interest in Collateral	Annual Interest Rate	Total Amount to be Paid

2.) Where the Debtor retains collateral and completes the Plan, payment of the full amount of the allowed secured claim shall discharge the corresponding lien.

e. Surrender ☒ **NONE**

Upon confirmation, the stay is terminated as to surrendered collateral only under 11 U.S.C. 362(a) and that the stay under 11 U.S.C 1301 be terminated in all respects. The Debtor surrenders the following collateral:

Creditor	Collateral to be Surrendered	Value of Surrendered Collateral	Remaining Unsecured Debt

f. Secured Claims Unaffected by the Plan ☐ **NONE**

The following secured claims are unaffected by the Plan:

i. Emigrant Mortgage, continued payments, no arrears, regarding mortgage against real property located at 142 Congress Street, Jersey City, New Jersey. Continued payments by the Debtor, no arrears, pertaining to this mortgage.

g. Secured Claims to be Paid in Full Through the Plan: ☒ **NONE**

Creditor	Collateral	Total Amount to be Paid Through the Plan

Part 5: Unsecured Claims ☐ **NONE**

a. Not separately classified allowed non-priority unsecured claims shall be paid:

☐ Not less than \$ _____ to be distributed *pro rata*

☒ Not less than 100 percent

☐ *Pro Rata* distribution from any remaining funds

b. Separately classified unsecured claims shall be treated as follows:

Creditor	Basis for Separate Classification	Treatment	Amount to be Paid

Part 6: Executory Contracts and Unexpired Leases ☒ NONE

(NOTE: See time limitations set forth in 11 U.S.C. 365(d)(4) that may prevent assumption of non-residential real property leases in this Plan.)

All executory contracts and unexpired leases, not previously rejected by operation of law, are rejected, except the following, which are assumed:

Creditor	Arrears to be Cured in Plan	Nature of Contract or Lease	Treatment by Debtor	Post-Petition Payment

Part 7: Motions ☒ NONE

NOTE: All plans containing motions must be served on all affected lienholders, together with local form, *Notice of Chapter 13 Plan Transmittal*, within the time and in the manner set forth in D.N.J. LBR 3015-1. A *Certification of Service, Notice of Chapter 13 Plan Transmittal*, and *valuation* must be filed with the Clerk of Court when the plan and transmittal notice are served.

a. Motion to Avoid Liens Under 11. U.S.C. Section 522(f). ☒ NONE

The Debtor moves to avoid the following liens that impair exemptions:

Creditor	Nature of Collateral	Type of Lien	Amount of Lien	Value of Collateral	Amount of Claimed Exemption	Sum of All Other Liens Against the Property	Amount of Lien to be Avoided

b. Motion to Avoid Liens and Reclassify Claim from Secured to Completely Unsecured. ☒ **NONE**

The Debtor moves to reclassify the following claims as unsecured and to void liens on collateral consistent with Part 4 above:

Creditor	Collateral	Scheduled Debt	Total Collateral Value	Superior Liens	Value of Creditor's Interest in Collateral	Total Amount of Lien to be Reclassified

c. Motion to Partially Void Liens and Reclassify Underlying Claims as Partially Secured and Partially Unsecured. ☒ **NONE**

The Debtor moves to reclassify the following claims as partially secured and partially unsecured, and to void liens on collateral consistent with Part 4 above:

Creditor	Collateral	Scheduled Debt	Total Collateral Value	Amount to be Deemed Secured	Amount to be Reclassified as Unsecured

Part 8: Other Plan Provisions

a. Vesting of Property of the Estate

- ☒ Upon confirmation
☐ Upon discharge

b. Payment Notices

Creditors and Lessors provided for in Parts 4, 6 or 7 may continue to mail customary notices or coupons to the Debtor notwithstanding the automatic stay.

c. Order of Distribution

The Standing Trustee shall pay allowed claims in the following order:

- 1) Ch. 13 Standing Trustee commissions
- 2) Counsel Fees and Supp. Counsel Fees (Fully Paid before other claims)
- 3) Secured Claims and then Priority Claims
- 4) Unsecured Claims

d. Post-Petition Claims

The Standing Trustee ☐ is, ☒ is not authorized to pay post-petition claims filed pursuant to 11 U.S.C. Section 1305(a) in the amount filed by the post-petition claimant.

Part 9: Modification ☐ NONE

NOTE: Modification of a plan does not require that a separate motion be filed. A modified plan must be served in accordance with D.N.J. LBR 3015-2.

If this Plan modifies a Plan previously filed in this case, complete the information below.

Date of Plan being modified: JUNE 6, 2022.

Explain below **why** the plan is being modified:

The plan is being filed to extend the time for the Debtor to refinance, or otherwise address, two mortgages in arrears, regarding real property located at 144 Congress Street, Jersey City, New Jersey. Despite numerous representations by the mortgage broker, that a refinance was imminent, in addition to repairs made by the Debtor, and considerable documents provided by both the Debtor and counsel, to the mortgage broker, the transaction abruptly failed. No explanation was provided and the transaction was, proceeding and ready to close, according to the mortgage broker. All the while the Debtor made repairs and provided documents, and worked with the mortgage broker, as did counsel, with the understanding that the refinance transaction was proceeding. This turned out to be a colossal waste of time, and a detriment to the Debtor, who worked so hard to address the delinquent mortgages against the property. In addition, legal fees were expended in these efforts as well.

Explain below **how** the plan is being modified:

The period to obtain financing is being extended to May 31, 2023. The Debtor is cautiously working with other individuals in an attempt to refinance the property and exploring any other options that he has relating to the property. In the interim, payments on both mortgages ensue, and the Debtor continues to make plan payments. No other material changes to the plan.

Are Schedules I and J being filed simultaneously with this Modified Plan?

☐ Yes ☒ No

Part 10: Non-Standard Provision(s): Signatures Required

Non-Standard Provisions Requiring Separate Signatures:

☒ NONE

☐ Explain here:

Any non-standard provisions placed elsewhere in this plan are ineffective.

Signatures

The Debtor(s) and the attorney for the Debtor(s), if any, must sign this Plan.

By signing and filing this document, the debtor(s), if not represented by an attorney, or the attorney for the debtor(s) certify that the wording and order of the provisions in this Chapter 13 Plan are identical to Local Form, *Chapter 13 Plan and Motions*, other than any non-standard provisions included in Part 10.

I certify under penalty of perjury that the above is true.

Date: December 23, 2022

/S/ JOSE ARGUETA
Debtor

Date: _____

Joint Debtor

Date: December 23, 2022

/S/ HERBERT B. RAYMOND, ESQ.
Attorney for Debtor(s)

In re:
Jose F Argueta
Debtor

Case No. 18-17989-RG
Chapter 13

CERTIFICATE OF NOTICE

District/off: 0312-2
Date Rcvd: Dec 27, 2022

User: admin
Form ID: pdf901

Page 1 of 5
Total Noticed: 74

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.
++	Addresses marked '++' were redirected to the recipient's preferred mailing address pursuant to 11 U.S.C. § 342(f)/Fed. R. Bank. P. 2002(g)(4).
##	Addresses marked '##' were identified by the USPS National Change of Address system as undeliverable. Notices will no longer be delivered by the USPS to these addresses; therefore, they have been bypassed. The debtor's attorney or pro se debtor was advised that the specified notice was undeliverable.

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Dec 29, 2022:

Recip ID	Recipient Name and Address
db	+ Jose F Argueta, 144 Congress Street, Apartment#1, Jersey City, NJ 07307-2602
cr	+ U.S. BANK NATIONAL ASSOCIATION, AS TRUSTEE FOR CRE, Phelan Hallinan & Schmieg, PC, 400 Fellowship Road, Suite 100, Mt. Laurel, NJ 08054-3437
517468965	Cach Llc, PO Box 5980, Denver, CO 80127
517468980	+ Ditech, PO Box 7169, Pasadena, CA 91109-7169
517468981	+ Ditech Home Loans, PO Box 8172, Rapid City, SD 57709-8172
517468983	+ Ditech Mortgage, PO Box 8172, Rapid City, SD 57709-8172
517468982	+ Ditech llc, PO Box 780, Waterloo, IA 50704-0780
517468984	+ Emigrant Mortgage, 5 E 42nd Street, New York, NY 10017-6904
517468988	+ Fein, Such, Kahn, and Shepard ESQ, 7 Century Drive, Suite 201, Parsippany, NJ 07054-4673
517468998	+ Phelan, Hallinan & Diamond, Jones, PC, 400 Fellowship Road, Suite 100, Mount Laurel, NJ 08054-3437
517468999	+ Phelan, Hallinan & Schmeig, PC, 400 Fellowship Road, Suite 100, Mount Laurel, NJ 08054-3437
517469026	+ Wells Fargo Home Mortgage, PO Box 11701, Newark, NJ 07101-4701
517469025	+ Wells Fargo Home Mortgage, PO Box 10437, Des Moines, IA 50306-0437
517469028	+ Wells Fargo Home Mortgage, Inc., PO Box 14471, Des Moines, IA 50306-3471

TOTAL: 14

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
smg	Email/Text: usanj.njbankr@usdoj.gov	Dec 27 2022 21:46:00	U.S. Attorney, 970 Broad St., Room 502, Rodino Federal Bldg., Newark, NJ 07102-2534
smg	+ Email/Text: ustpreion03.ne.ecf@usdoj.gov	Dec 27 2022 21:45:00	United States Trustee, Office of the United States Trustee, 1085 Raymond Blvd., One Newark Center, Suite 2100, Newark, NJ 07102-5235
cr	+ Email/PDF: gecsedl@recoverycorp.com	Dec 27 2022 21:56:48	Synchrony Bank c/o PRA Receivables Management, LLC, PO BOX 41021, Norfolk, VA 23541-1021
517468957	+ Email/Text: creditcardbkcorrespondence@bofa.com	Dec 27 2022 21:45:00	BAC Home Loan Servicing, PO Box 650070, Dallas, TX 75265-0070
517468958	+ Email/Text: creditcardbkcorrespondence@bofa.com	Dec 27 2022 21:45:00	Bank Of America, 4909 Savarese Circle, Tampa, FL 33634-2413
517468960	+ Email/Text: mortgagebkcorrespondence@bofa.com	Dec 27 2022 21:45:00	Bank of America, PO Box 9000, Getzville, NY 14068-9000
517468961	+ Email/Text: mortgagebkcorrespondence@bofa.com	Dec 27 2022 21:45:00	Bank of America, 100 N Tyon Street, Charlotte, NC 28255-0001
517468962	+ Email/Text: creditcardbkcorrespondence@bofa.com	Dec 27 2022 21:45:00	Bank of America, Attn: Bankruptcy, PO Box 26012, Greensboro, NC 27420-6012
517468964	+ Email/Text: creditcardbkcorrespondence@bofa.com		

District/off: 0312-2

User: admin

Page 2 of 5

Date Rcvd: Dec 27, 2022

Form ID: pdf901

Total Noticed: 74

		Dec 27 2022 21:45:00	Bank of America, PO Box 30770, Tampa, FL 33630-3770
517468959	+ Email/Text: mortgagebkcorrespondence@bofa.com	Dec 27 2022 21:45:00	Bank of America, PO Box 17645, Baltimore, MD 21297-1645
517625249	Email/PDF: resurgentbknotifications@resurgent.com	Dec 27 2022 21:56:50	CACH, LLC, c/o Resurgent Capital Services, PO BOX 10675, Greenville, SC 29603-0675
517468968	+ Email/PDF: resurgentbknotifications@resurgent.com	Dec 27 2022 21:56:41	CACH, LLC, 370 17th Street, Suite 5000, Denver, CO 80202-5616
517468975	Email/PDF: AIS.cocard.ebn@aisinfo.com	Dec 27 2022 21:56:39	Capital One, PO Box 85015, Richmond, VA 23285-5015
517468967	+ Email/PDF: resurgentbknotifications@resurgent.com	Dec 27 2022 21:56:32	Cach Llc/Square Two Financial, Attention: Bankruptcy, 4340 South Monaco St. 2nd Floor, Denver, CO 80237-3485
517468969	+ Email/Text: bankruptcy@cavps.com	Dec 27 2022 21:46:00	Calvary Investments, 500 Summit Lake Drive, Suite 400, Valhalla, NY 10595-2321
517468971	+ Email/Text: bankruptcy@cavps.com	Dec 27 2022 21:46:00	Calvary Portfolio Management, PO Box 27288, Tempe, AZ 85285-7288
517468972	+ Email/Text: bankruptcy@cavps.com	Dec 27 2022 21:46:00	Calvary Portfolio Services, 500 Summit Lake Drive, PO Box 520, Valhalla, NY 10595-0520
517468973	+ Email/Text: bankruptcy@cavps.com	Dec 27 2022 21:46:00	Calvary Portfolio Services, Attention: Bankruptcy Department, 500 Summit Lake Dr. Suite 400, Valhalla, NY 10595-2321
517468974	+ Email/PDF: AIS.cocard.ebn@aisinfo.com	Dec 27 2022 21:56:29	Capital One, PO Box 85617, Richmond, VA 23285-5617
517468976	+ Email/PDF: AIS.cocard.ebn@aisinfo.com	Dec 27 2022 21:56:39	Capital One, PO Box 85147, Richmond, VA 23276-0001
517472796	+ Email/Text: bankruptcy@cavps.com	Dec 27 2022 21:46:00	Cavalry SPV I, LLC, 500 Summit Lake Drive, Ste 400, Valhalla, NY 10595-2321
517468977	+ Email/PDF: creditonebknotifications@resurgent.com	Dec 27 2022 21:56:40	Credit One Bank, PO Box 80015, Los Angeles, CA 90080-0015
517468978	+ Email/PDF: creditonebknotifications@resurgent.com	Dec 27 2022 21:56:31	Credit One Bank, PO Box 98873, Las Vegas, NV 89193-8873
517468979	+ Email/PDF: creditonebknotifications@resurgent.com	Dec 27 2022 21:56:31	Credit One Bank Na, PO Box 98875, Las Vegas, NV 89193-8875
517468987	+ Email/Text: ecourts.col_efilings@fskslaw.com	Dec 27 2022 21:45:00	Fein, Such, Kahn, and Shepard, 7 Century Drive, Suite 201, Parsippany, NJ 07054-4673
517468991	+ Email/Text: BNCNOTICES@noexternalmail.hsbc.com	Dec 27 2022 21:45:00	HSBC, PO Box 80084, Salinas, CA 93912-0084
517468989	+ Email/Text: BNCNOTICES@noexternalmail.hsbc.com	Dec 27 2022 21:45:00	HSBC, PO Box 98706, Las Vegas, NV 89193-8706
517468990	+ Email/Text: BNCNOTICES@noexternalmail.hsbc.com	Dec 27 2022 21:45:00	HSBC, PO Box 17051, Baltimore, MD 21297-1051
517468992	+ Email/Text: bankruptcydpt@mcmcg.com	Dec 27 2022 21:45:00	Midland Funding, 2365 Northside Drive, San Diego, CA 92108-2710
517468995	+ Email/PDF: cbp@onemainfinancial.com	Dec 27 2022 21:56:39	Onemain, PO Box 790040, Saint Louis, MO 63179-0040
517468996	+ Email/PDF: cbp@onemainfinancial.com	Dec 27 2022 21:56:48	Onemain Financial, 6801 Colwell Blvd, Irving, TX 75039-3198
517468997	+ Email/PDF: cbp@onemainfinancial.com	Dec 27 2022 21:56:48	Onemain Financial, PO Box 183172, Columbus, OH 43218-3172
517469001	Email/PDF: PRA_BK2_CASE_UPDATE@portfoliorecovery.com	Dec 27 2022 21:56:40	Portfolio Recovery, 140 Corporate Blvd., Norfolk, VA 23502

District/off: 0312-2

User: admin

Page 3 of 5

Date Rcvd: Dec 27, 2022

Form ID: pdf901

Total Noticed: 74

517469002	Email/PDF: PRA_BK2_CASE_UPDATE@portfoliorecovery.com Dec 27 2022 21:56:31	Portfolio Recovery, 140 Corporate Blvd., Ste. 1, Norfolk, VA 23502
517469000	Email/PDF: PRA_BK2_CASE_UPDATE@portfoliorecovery.com Dec 27 2022 21:56:41	Portfolio Recovery, Attn: Bankruptcy, PO Box 41067, Norfolk, VA 23541
517606622	Email/PDF: PRA_BK2_CASE_UPDATE@portfoliorecovery.com Dec 27 2022 21:56:41	Portfolio Recovery Associates, LLC, c/o Capital One Bank, N.a., POB 41067, Norfolk VA 23541
517469005	Email/Text: bk-notification@sps-law.com Dec 27 2022 21:45:00	Schachter & Portnoy, Attorneys At Law, 3490 US Route 1, Suite 6, Princeton, NJ 08540
517469006	Email/Text: bk-notification@sps-law.com Dec 27 2022 21:45:00	Schachter & Portnoy ESQ., Attorneys At Law, 3490 US Route 1, Suite 6, Princeton, NJ 08540
517469003	Email/Text: signed.order@pfwattorneys.com Dec 27 2022 21:45:00	Pressler & Pressler, 7 Entin Road, Parsippany, NJ 07054
517469004	Email/Text: signed.order@pfwattorneys.com Dec 27 2022 21:45:00	Pressler & Pressler ESQ, 7 Entin Road, Parsippany, NJ 07054
517469007	+ Email/Text: bk-notification@sps-law.com Dec 27 2022 21:45:00	Schachter & Portnoy PC, Attorneys At Law, 3490 US Route 1, Suite 6, Princeton, NJ 08540-5920
519228372	+ Email/Text: mtgbk@shellpointmtg.com Dec 27 2022 21:45:00	Shellpoint Mortgage Servicing, P. O. Box 19024, Greenville, SC 29602-9024
518077593	+ Email/Text: bkelectronicnoticecourtmail@computershare.com Dec 27 2022 21:45:00	Specialized Loan Servicing LLC, 6200 S. Quebec Street, Greenwood Village, CO 80111-4720
517469008	+ Email/PDF: gecsed@recoverycorp.com Dec 27 2022 21:56:28	Synchrony Bank, PO Box 965005, Orlando, FL 32896-5005
517469012	+ Email/PDF: gecsed@recoverycorp.com Dec 27 2022 21:56:39	Synchrony Bank, PO Box 960013, Orlando, FL 32896-0013
517469010	+ Email/PDF: gecsed@recoverycorp.com Dec 27 2022 21:56:28	Synchrony Bank, Po Box 965015, Orlando, FL 32896-5015
517470269	+ Email/PDF: gecsed@recoverycorp.com Dec 27 2022 21:56:39	Synchrony Bank, c/o of PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021
517469013	Email/PDF: ais.tmobile.ebn@aisinfo.com Dec 27 2022 21:56:30	T-Mobile, Bankruptcy, PO Box 37380, Albuquerque, NM 87176
517469014	Email/PDF: ais.tmobile.ebn@aisinfo.com Dec 27 2022 21:56:39	T-Mobile Bankruptcy Team, PO Box 53410, Bellevue, WA 98015
517469015	Email/PDF: ais.tmobile.ebn@aisinfo.com Dec 27 2022 21:56:48	T-Mobile Financial, PO Box 2400, Young America, MN 55553
517469019	Email/Text: bankruptcy@td.com Dec 27 2022 21:46:00	TD Bank, PO Box 8400, Lewiston, ME 04243
517469021	Email/Text: TFS_Agency_Bankruptcy@toyota.com Dec 27 2022 21:45:00	Toyota Motor Credit Corporation, 19001 South Western Avenue, TC13, Torrance, CA 90509-2958
517469022	Email/Text: TFS_Agency_Bankruptcy@toyota.com Dec 27 2022 21:45:00	Toyota Motor Credit Corporation, Attn: Asset Protection Department, PO Box 2958, Torrance, CA 90509-2958
517469016	+ Email/Text: bncmail@w-legal.com Dec 27 2022 21:45:00	Target, PO Box 673, Minneapolis, MN 55440-0673
517469017	+ Email/Text: bncmail@w-legal.com Dec 27 2022 21:45:00	Target, 3701 Wayzata Blvd., Minneapolis, MN 55416-3440
517469018	+ Email/Text: bncmail@w-legal.com Dec 27 2022 21:45:00	Target, PO Box 660170, Dallas, TX 75266-0170
517469020	+ Email/Text: TFS_Agency_Bankruptcy@toyota.com Dec 27 2022 21:45:00	Toyota Motor Credit, PO Box 9786, Cedar Rapids, IA 52409-0004
517469023	+ Email/PDF: ais.wellsfargo.ebn@aisinfo.com Dec 27 2022 21:56:29	Wells Fargo Home Loans, 1 Home Campus, Des Moines, IA 50328-0001
517469024	+ Email/PDF: ais.wellsfargo.ebn@aisinfo.com	

District/off: 0312-2

User: admin

Page 4 of 5

Date Rcvd: Dec 27, 2022

Form ID: pdf901

Total Noticed: 74

517469027 + Email/PDF: ais.wellsfargo.ebn@aisinfo.com

Dec 27 2022 21:56:39 Wells Fargo Home Mortgage, 3476 Stateview Blvd., Fort Mill, SC 29715-7203

Dec 27 2022 21:56:40 Wells Fargo Home Mortgage, Inc., One Home Campus, Des Moines, IA 50328-0001

TOTAL: 60

BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, *duplicate of an address listed above, *P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID	Bypass Reason	Name and Address
517468963	*+	Bank of America, PO Box 9000, Getzville, NY 14068-9000
517468966	*	Cach Llc, P0 Box 5980, Denver, CO 80127
517468970	*+	Calvary Investments, 500 Summit Lake Drive, Suite 400, Valhalla, NY 10595-2321
517472798	*+	Cavalry SPV I, LLC, 500 Summit Lake Drive, Ste 400, Valhalla, NY 10595-2321
517468985	*P++	EMIGRANT BANK, 6 EAST 43RD ST, 10TH FL, NEW YORK NY 10017-4629, address filed with court:, Emigrant Mortgage Company, 5 E 42nd Street, New York, NY 10017
517468986	*P++	EMIGRANT BANK, 6 EAST 43RD ST, 10TH FL, NEW YORK NY 10017-4629, address filed with court:, Emigrant Mortgage Company, 5 E 42nd Street, New York, NY 10017
517468994	*+	Midland Funding Company, 2365 Northside Drive Ste 30, San Diego, CA 92108-2710
518077594	*+	Specialized Loan Servicing LLC, 6200 S. Quebec Street, Greenwood Village, CO 80111-4720
517469009	*+	Synchrony Bank, P0 Box 965005, Orlando, FL 32896-5005
517469011	*+	Synchrony Bank, P0 Box 965015, Orlando, FL 32896-5015
517632724	*+	U.S. Bank National Association, as Trustee ET.AL., Wells Fargo Bank, N.A., Default Document Processing, N9286-01Y, 1000 Blue Gentian Road, Eagan MN 55121-1663
517468993	##+	Midland Funding Co. Inc., 2365 Northside Drive Ste 30, San Diego, CA 92108-2710
517623689	##+	U.S. Bank National Association, as Trustee ET.AL., Wells Fargo Bank, N.A., Default Document Processing, N9286-01Y, 1000 Blue Gentian Road, Eagan MN 55121-1663

TOTAL: 0 Undeliverable, 11 Duplicate, 2 Out of date forwarding address

NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Dec 29, 2022

Signature: /s/Gustava Winters

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on December 23, 2022 at the address(es) listed below:

Name	Email Address
Denise E. Carlon	on behalf of Creditor Credit Suisse First Boston Mortgage Securities Corp. CSAB Mortgage-Backed Pass-Through Certificates, Series 2006-4, U.S. Bank National Association, as Trustee dcarlon@kmlawgroup.com, bkgroup@kmlawgroup.com
Herbert B. Raymond	on behalf of Debtor Jose F Argueta herbertraymond@gmail.com raymondmail@comcast.net;bankruptcyattorneys@comcast.net;herbertraymond@gmail.com;carbonell_c@hotmail.com;kdelyon.raymond@gmail.com;herbertraymond5967@yahoo.com;raymondllaw5622@gmail.com;courtemails789@gmail.com
Keri P. Ebeck	on behalf of Creditor Specialized Loan Servicing LLC as Servicer for, Credit Suisse First Boston Mortgage Securities Corp., CSAB Mortgage-Backed Pass-Through Certificates, Series 2006-4, U.S. Bank National Association, as KEBECK@BERNSTEINLAW.COM, jbluemle@bernsteinlaw.com

District/off: 0312-2

User: admin

Page 5 of 5

Date Rcvd: Dec 27, 2022

Form ID: pdf901

Total Noticed: 74

Marie-Ann Greenberg

magecf@magtrustee.com

U.S. Trustee

USTPRegion03.NE.ECF@usdoj.gov

TOTAL: 5